

**Information to identify the case:**

Debtor 1 **Troy Brandstetter**  
First Name Middle Name Last Name  
Debtor 2 **Lisa D. Brandstetter**  
(Spouse, if filing)  
First Name Middle Name Last Name  
United States Bankruptcy Court District of New Jersey  
Case number: **16-11486-MBK**

Social Security number or ITIN xxx-xx-3408

EIN -----

Social Security number or ITIN xxx-xx-9299

EIN -----

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Troy Brandstetter

Lisa D. Brandstetter

6/4/21

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

United States Bankruptcy Court  
District of New Jersey

In re:  
Troy Brandstetter  
Lisa D. Brandstetter  
Debtors

Case No. 16-11486-MBK  
Chapter 13

District/off: 0312-3

User: admin

Page 1 of 3

Date Rcvd: Jun 04, 2021

Form ID: 3180W

Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 06, 2021:**

Recip ID	Recipient Name and Address
db/jdb	Troy Brandstetter, Lisa D. Brandstetter, 6 Players Cir, Tinton Falls, NJ 07724-3805
cr	+ Society Hill at Tinton Falls Condominium Associati, 100 Churchill Downs Drive, Tinton Falls, NJ 07724-3847
cr	+ WELLS FARGO BANK, NA, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+ WILMINGTON SAVINGS FUND SOCIETY, FSB D/B/A CHRISTI, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+ Wilmington Savings Fund Society, FSB d/b/a Christi, c/o Stern & Eisenberg, PC, 1040 N. Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925
518988322	+ Athene Annuity and Life Company, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
518988323	+ Athene Annuity and Life Company, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250, Athene Annuity and Life Company Serviced by Select Portfolio Servicing,
518835230	Citibank, N.A., as trustee for CMLTI Asset Trust, PO Box 814609, Dallas, TX 75381-4609
518835231	Citibank, N.A., as trustee for CMLTI Asset Trust, PO Box 814609, Dallas, TX 75381-4609, Citibank, N.A., as trustee for CMLTI Ass, PO Box 814609 Dallas, TX 75381-4609
515967748	Cmwth Fin. Systems/Tidal Emrgency Phys., 245 Main St, Dickson City, PA 18519-1641
515967749	+ Eastern Account System/Comcast NJ, 75 Glen Rd Ste 110, Sandy Hook, CT 06482-1170
516196846	+ Society Hill at Tinton Falls Condominium Assoc, c/o Hill Wallack LLP, Elizabeth K. Holdren, 21 Roszel Road, PO BOX 5226 Princeton, NJ 08543-5226
515967751	Tidal Emergency Physicians, 425 Jack Martin Blvd, Brick, NJ 08724-7732
516732676	+ WILMINGTON SAVINGS FUND SOCIETY, et.al., BSI FINANCIAL SERVICES, INC., 1425 GREENWAY DRIVE, STE 400, IRVING, TX 75038-2480
516732677	+ WILMINGTON SAVINGS FUND SOCIETY, et.al., BSI FINANCIAL SERVICES, INC., 1425 GREENWAY DRIVE, STE 400, IRVING, TX 75038, WILMINGTON SAVINGS FUND SOCIETY, et.al. BSI FINANCIAL SERVICES, INC. 75038-2480
515967752	Wells Fargo Bank, PO Box 3117, Winston Salem, NC 27102-3117

TOTAL: 16

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 04 2021 21:15:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jun 04 2021 21:15:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515977309	EDI: BANKAMER.COM	Jun 05 2021 00:23:00	Bank of America, PO Box 982238, El Paso, TX 79998
515967747	EDI: BANKAMER2.COM	Jun 05 2021 00:23:00	Bank of America, PO Box 25118, Tampa, FL 33622-5118
516010804	EDI: FORD.COM	Jun 05 2021 00:23:00	Ford Motor Credit Company LLC, Dept. 55953, P O Box 55000, Detroit MI, 48255-0953
516014026	EDI: FORD.COM	Jun 05 2021 00:23:00	Ford Motor Credit Company, LLC, PO BOX 62180, COLORADO SPRINGS, CO 80925-0953
515967750	EDI: FORD.COM	Jun 05 2021 00:23:00	Ford Motor Credit, PO Box 542000, Omaha, NE

516688214	+ EDI: RMSC.COM	Jun 05 2021 00:23:00	68154-8000 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516197684	+ EDI: WFFC.COM	Jun 05 2021 00:23:00	WELLS FARGO BANK, N.A., ATTENTION: BANKRUPTCY DEPARTMENT, MAC# D3347-014, 3476 STATEVIEW BLVD., FT. MILL, SC 29715-7203
519143891	EDI: WFFC.COM	Jun 05 2021 00:23:00	Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-7700
516119537	EDI: WFFC.COM	Jun 05 2021 00:23:00	Wells Fargo Bank, N.A., Home Equity Group, 1 Home Campus X2303-01A, Des Moines, IA 50328-0001
515977267	EDI: WFFC.COM	Jun 05 2021 00:23:00	Wells Fargo Card Services, PO Box 51193, Los Angeles, CA 90051-5493
515977268	EDI: WFFC.COM	Jun 05 2021 00:23:00	Wells Fargo Home Equity, PO Box 10335, Des Moines, IA 50306-0335
515967753	EDI: WFFC.COM	Jun 05 2021 00:23:00	Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335

TOTAL: 14

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*P++	FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180, address filed with court;, Ford Motor Credit Company LLC, P.O. Box 62180, Colorado Springs, CO 80962
cr	*+	WILMINGTON SAVINGS FUND SOCIETY, FSB D/B/A CHRISTI, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
516155988	*	Ford Motor Credit, PO Box 542000, Omaha, NE 68154-8000
515977269	*	Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 06, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 4, 2021 at the address(es) listed below:

Name Email Address

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com

Albert Russo

docs@russotrustee.com

Christopher M. McMonagle

on behalf of Creditor Wilmington Savings Fund Society FSB d/b/a Christiana Trust, Not in its individual capacity but solely as the trustee for the Brougham Fund I Trust cmcmonagle@timoneyknox.com, bkecf@sterneisenberg.com

Deborah B. Austin

on behalf of Joint Debtor Lisa D. Brandstetter dbaustinesq@gmail.com

Deborah B. Austin

on behalf of Debtor Troy Brandstetter dbaustinesq@gmail.com

Denise E. Carlon

on behalf of Creditor Athene Annuity and Life Company dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com

Elizabeth K. Holdren

on behalf of Creditor Society Hill at Tinton Falls Condominium Association Inc. eak@hillwallack.com, jhanley@hillwallack.com;hwbnj@hillwallack.com

James Patrick Shay

on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY FSB D/B/A CHRISTINA TRUST, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS THE TRUSTEE FOR THE BROUGHAM FUND I TRUST shay@bbs-law.com, jpshay@gmail.com

John D. Krohn

on behalf of Creditor WELLS FARGO BANK NA nj.bkecf@fedphe.com

John R. Morton, Jr.

on behalf of Creditor Ford Motor Credit Company LLC ecfmail@mortoncraig.com mortoncraigecf@gmail.com

Melissa N. Licker

on behalf of Creditor Citibank N.A., as trustee for CMLTI Asset Trust as serviced by Fay Servicing, LLC NJ\_ECF\_Notices@mccalla.com, mccallaecf@ecf.courtdrive.com

Michael Frederick Dingerdissen

on behalf of Creditor WELLS FARGO BANK NA nj.bkecf@fedphe.com

Nicholas V. Rogers

on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY FSB D/B/A CHRISTINA TRUST, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS THE TRUSTEE FOR THE BROUGHAM FUND I TRUST nj.bkecf@fedphe.com

Nicholas V. Rogers

on behalf of Creditor WELLS FARGO BANK NA nj.bkecf@fedphe.com

Steven P. Kelly

on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY FSB D/B/A CHRISTINA TRUST, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS THE TRUSTEE FOR THE BROUGHAM FUND I TRUST skelly@sterneisenberg.com, bkecf@sterneisenberg.com

William M.E. Powers, III

on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com

TOTAL: 16